

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS**

In re:

**CHRISTINE M. GOODREAU,
Debtor,**

**CHAPTER 7
CASE NO. 19-30144-EDK**

**OPPOSITION TO
MOTION FOR RELIEF FROM AUTOMATIC STAY**

Now comes Christine M. Goodreau, the above referenced debtor, (the “Debtor”) and hereby files this Opposition to the “*Motion of U.S. Bank National Association, As Indenture Trustee, for the CIM Trust 2016-3, Mortgage-Backed Notes, Series 2016-3 For Relief From The Automatic Stay Pursuant to 11 U.S.C. § 362*” (hereinafter the “MFR”) filed by *U.S. Bank National Association, As Indenture Trustee, for the CIM Trust 2016-3, Mortgage-Backed Notes, Series 2016-3* (hereinafter “US Bank”).

1. The Debtor’s main concern is that US Bank is requesting that the Automatic Stay be lifted so that US Bank “may commence a summary process action against occupants of the Property.”

2. However, US Bank admits that the real property securing their mortgage is owned by the Debtor. MFR at ¶ 2. Therefore US Bank is not “a person [who] has acquired title to land or tenements” under M.G.L. c. 239 § 1 and therefore has no standing to bring a summary process action to dispossess of the Debtor of her home. M.G.L. c. 239 § 1.

Pursuant to MLBR 4001-1(c), the Debtor responds to the MFR as follows:

3. The Debtor admits the allegations in Paragraph 1.

4. The Debtor has insufficient knowledge to admit or deny the allegations in Paragraph 2.

5. The Debtor has insufficient knowledge to admit or deny the allegations in Paragraph 3.

6. The Debtor has insufficient knowledge to admit or deny the allegations in Paragraph 4.

7. The Debtor has insufficient knowledge to admit or deny the allegations in Paragraph 5.

8. The Debtor has insufficient knowledge to admit or deny the allegations in Paragraph 6.

9. The Debtor admits the allegations in Paragraph 7.

10. The Debtor admits the allegations in Paragraph 8.

11. The Debtor has insufficient knowledge to admit or deny the allegations in Paragraph 9.

12. The Debtor admits the allegations in Paragraph 10.

13. The Debtor admits the allegations in Paragraph 11.

14. The Debtor admits the allegations in Paragraph 12.

15. The Debtor admits the allegations in Paragraph 13.

16. The Debtor has insufficient knowledge to admit or deny the allegations in Paragraph 14.

17. The Debtor has insufficient knowledge to admit or deny the allegations in Paragraph 15.

18. The Debtor admits the allegations in Paragraph 16.

19. The Debtor has insufficient knowledge to admit or deny the allegations in Paragraph 17.

20. The Debtor denies the allegations in Paragraph 18 and further states that she has made some payments towards the Note and Mortgage and that U.S. Bank is not entitled to the relief it is requesting.

21. The Debtor denies the allegations in Paragraph 19 and further states that U.S. Bank is not entitled to the relief it is requesting.

WHEREFORE, Christine M. Goodreau respectfully requests that this Honorable Court deny the “*Motion of U.S. Bank National Association, As Indenture Trustee, for the CIM Trust 2016-3, Mortgage-Backed Notes, Series 2016-3 For Relief From The Automatic Stay Pursuant to 11 U.S.C. § 362*” as Movant US Bank is not entitled to the relief it is requesting, and grant such other and further relief as may be just and proper.

Respectfully submitted,
Christine M. Goodreau,
By Debtor’s Attorney,

Dated: March 22, 2019

/s/ Susan Grossberg
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CERTIFICATE OF SERVICE

I, Susan Grossberg, certify that on this day I filed the foregoing via the CM/ECF System and by doing so served same upon the following CM/ECF participants:

Richard King, Asst. US Trustee
Gary M. Weiner, Chapter 7 Trustee
Craig B. Rule on behalf of Creditor U.S. Bank National Association, as indenture trustee, for the CIM Trust 2016-3, Mortgage-Backed Notes, Series 2016-3

I further certify that I have this date served a copy of same via U.S. Mail, postage prepaid, or email were specified, on the following non-CM/ECF participant:

Christine Goodreau
14 Crescent Hill
East Longmeadow, MA 01028

Dated: March 22, 2019

/s/ Susan Grossberg
Susan Grossberg